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COMMONWEALTH OF VIRGINIA  
BUREAU OF FINANCIAL INSTITUTIONS

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10 VAC 5-200-75. Annual reporting requirements.

When making the annual report required by § 6.1-454 of the Code of Virginia, in addition to other information required by the Commissioner, licensees shall provide the following data:

1. The total number and dollar amount of payday loans made.
2. The total number of individual borrowers to whom loans were made.
3. The minimum, maximum, and average dollar amount of payday loans made.
4. The average annual percentage rate, and range of annual percentage rates, charged on payday loans made.
5. The average number of days, and the range of number of days, of the term of payday loans made.
6. The total number and dollar amount of borrower checks returned unpaid by the drawee depository institution.

7. The total number and dollar amount of returned checks ultimately paid.

8. The total number and dollar amount of returned checks charged off as uncollectible.

9. The total number and dollar amount of returned check fees collected from borrowers whose checks are returned for insufficient funds.

10. The total number and amount of borrowers' checks written on joint accounts.

11. The number of borrower defaults on loans secured by checks written on joint accounts.

12. The total number of individual borrowers against whom legal action was taken.

13. The total number and percentage of customers unable to read English and identification of the language and, if applicable, the dialect in which each group of such customers is literate.